

SPECIFICATION AMENDMENTS

Clean VersionIN THE SPECIFICATION

Please **INSERT** the following paragraph on page 1, before **Field of the Invention**:

Cross-Reference to Related Applications

The present application is a continuation of U.S. Patent Application No. 08/811,703, filed March 5, 1997 for "USER-GENERATED TRAVELERS CHECKS"; which is related to co-pending United States Patent Application Serial No. 09/106,888 entitled "METHOD AND APPARATUS FOR PROCESSING CHECKS TO RESERVE FUNDS" filed in the name of Daniel E. Tedesco and James A. Jorasch on June 29, 1998 and assigned to the assignee of the present invention.

Please **REPLACE** the last paragraph on page 4, ending on page 5, with the following:

Travelers check issuer 102 provides software 109 and, optionally, travelers check stock paper 110 to user 104. User 104 installs software 109 on an appropriate computer system and registers appropriate information 112 in a user database maintained by issuer 102. The user may register by sending in a registration mailer that accompanies the software. The mailer may include preprinted information identifying the particular copy of software that the user has, such as a serial number of the software. The user enters identifying information on the mailer, such as his name and address, etc. The user may also be required to enter a credit card account number that will be used to pay for any travelers checks that are issued, as well as a password to be used during the issuance process. Registration may also be performed over the telephone, with either a human operator or an automated voice response unit, which will prompt the user for the required information, or using the remote user terminal and a modem or network connection to communicate the required information to a central controller maintained by issuer 102.

Please **REPLACE** the second complete paragraph on page 5 with the following:

When user 104 wishes to obtain a travelers check, user 104 generates the check using his local equipment in a process described below. User 104 may retain the check for spending up

until a pre-established expiration date, at which time the check will be non-negotiable. User 104 may use the check at merchant 106 by countersigning and transferring it to merchant 106. Merchant 106 may be a seller of goods or services, or may be a bank or money exchange bureau. Before accepting the check, merchant 106 transmits a verification message 114 to issuer 102. Issuer 102 verifies the validity of the check, and if it is valid, transmits an authorization code 116 to merchant 106. Upon receipt of the authorization code, merchant 106 accepts the check from user 104.

Please **REPLACE** the second complete paragraph on page 6 with the following:

A system for issuing and clearing a user-generated travelers check, according to the present invention, is shown in Fig. 2a. The system includes issuer central controller 200, which is a communication and database system maintained by travelers check issuer 102 of Fig. 1a, issuer voice response unit 230, communication network 250, a plurality of remote user terminals 252a-z, and a plurality of merchant terminals 254a-z. Communication network 250 provides communications among the other elements of the system. Issuer central controller 200 communicates information with remote user terminals 252 and verification information with merchant terminals 254a-z and stores the information for later use.

Please **REPLACE** the first paragraph on page 8 with the following:

In another embodiment, merchant terminal 254a is not in direct communication with issuer central controller 200. In this embodiment, a merchant operating a merchant terminal places a call to issuer central controller 200. The call is handled by a two-way audio connection over communication network 250, which is the public switched telephone network. The call is routed to and handled by issuer voice response unit (IVRU) 230. The merchant receives voice prompts and tones from IVRU 230 and transmits commands using touch-tone signals or voice commands. Verification information is entered and received by the user via IVRU 230. The information received by the merchant is then entered by the user into merchant terminal 254a.

Please **REPLACE** the second paragraph on page 8, ending on page 9, with the following:


An exemplary issuer central controller system 200 is shown in Fig. 2b. Controller 200 includes central processing unit (CPU) 202, which is connected to random access memory

(RAM) 204, read-only memory (ROM) 206, communication port 210, cryptographic processor 212 and data storage device 220. CPU 202 may comprise a microprocessor, for example, an INTEL PENTIUM processor, or CPU 202 may comprise a mini-computer or mainframe processor. RAM 204 and ROM 206 store program instructions that are executed by CPU 202 and data that is used during program execution. Communication port 210 couples controller 200 to issuer voice response unit 230, network adapter 209 and modem 216, which provide communications between issuer central controller 200 and the remote user terminals 252a-z and/or merchant terminal 254a. A typical system need not include all three devices, voice response unit 230, network adapter 209 and modem 216. Only those devices that are needed to implement the communication techniques selected by the check issuer must be present. Preferably, communications over the public switched telephone network, via modem 216, will be used.

Please **REPLACE** the second paragraph on page 17, which ends on page 18, with the following:


A more detailed description of portions of Figs. 4a-b is shown in Figs. 5a-b. A user-generated travelers check creation process 500, is shown in Figs 5a-b. Process 500 is a portion of process 400 of Figs. 4a-b that is implemented in remote user terminal 252 of Fig. 2c. Steps 502-510 of process 500 are shown in Fig. 5a. Process 500 begins with step 502, in which the remote user terminal receives the travelers check information entered by the user in step 402 of Fig. 4a. The information includes the total monetary amount of travelers checks desired, the denominations and number of checks of each entered denomination that are desired, and the date. Preferably, the remote user terminal generates some of this information, as described above. In step 506, the cryptographic processor generates a check registration code by combining and encrypting the user-entered data. In step 508, the remote user terminal displays the check registration code. As described above, the user transmits the check registration code to the issuer voice response unit (IVRU) and receives a verification code from the IVRU. In step 510, the user enters the verification code into remote terminal 252.

Please **REPLACE** the second complete paragraph on page 22 with the following:

 A user-generated travelers check clearing process 800, which is implemented in issuer central controller 200 and issuer voice response unit (IVRU) 230 of Fig. 2a, is shown in Figs 8a-b. Steps 802-812 of process 800 are shown in Fig. 8a. Process 800 begins with step 802, in

which a user presents a travelers check to a merchant. In step 804, the merchant calls the IVRU and, in response to prompts from the IVRU, enters the face value and serial number of the check. In step 806, the IVRU performs the IVRU verification process shown in Fig. 9, and transmits a verification code to the merchant. In step 808, upon receiving the verification code, the merchant provides cash or merchandise to the user. In step 810, the merchant writes or prints the verification code on the check and deposits it in the merchant's bank. In step 812, the merchant bank sends the check to the issuer clearing house.


Please **REPLACE** the first complete paragraph on page 23 with the following:

 An issuer voice response verification process 900, which is performed as part of step 806, shown in Fig. 8a, and is implemented in issuer central controller 200 and issuer voice response unit (IVRU) 230 of Fig. 2a, is shown in Fig. 9. Process 900 begins with step 902, in which the IVRU receives information from a merchant that has received a travelers check from a user. The received information includes the merchant ID, the check serial number and the face value amount of the check. In step 904, the IVRU transmits the received information to the issuer central controller for processing. In step 906, the central controller determines whether the check serial number and face value amount match information in travelers check database 222 of Fig. 2b. If there is no match, then in step 908, the IVRU tells the merchant to immediately confiscate the check and the clearing process is not completed for that check.

Please **REPLACE** the last paragraph on page 23, which ends on page 24, with the following:

If there is a match, then in step 910, the central controller generates an authorization code and transmits it to the IVRU. The central controller also updates information relating to the check in the travelers check database. In step 912, the IVRU transmits the authorization code to the merchant.

Please **REPLACE** the second paragraph on page 25 with the following:

 There has thus been provided a new and improved method and system for providing user-generated travelers checks. The system, which uses components available to the ordinary consumer, permits a user to generate verifiable travelers checks, in any quantity and